

Information to identify the case:

Debtor 1	<u>Efrain Crespo Jr.</u>	Social Security number or ITIN	xxx-xx-8991
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Nicole A. Asciollla-Crespo</u>	Social Security number or ITIN	xxx-xx-3251
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-28202-JKS			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Efrain Crespo Jr.

Nicole A. Asciollla-Crespo
aka Nicole A. Asciolla

12/5/22

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Efrain Crespo, Jr.
Nicole A. Asciollla-Crespo
Debtors

Case No. 19-28202-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Dec 05, 2022

Form ID: 3180W

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Efrain Crespo, Jr., Nicole A. Asciollla-Crespo, 236 North 17th Street, Apt. 3, Bloomfield, NJ 07003-5982
518476037	+ The Bank of New York, As Trustee/MERS, 101 Barclay Street 4W, New York, NY 10007-2550

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 05 2022 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 05 2022 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Dec 06 2022 01:38:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: RASEBN@raslg.com	Dec 05 2022 20:45:00	U.S. Bank National Association, as Trustee for LEH, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
518476028	+ EDI: TSYS2	Dec 06 2022 01:38:00	Barclays, PO Box 13337, Philadelphia, PA 19101-3337
518553087	+ EDI: AIS.COM	Dec 06 2022 01:38:00	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518598062	EDI: JEFFERSONCAP.COM	Dec 06 2022 01:38:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518476032	EDI: JPMORGANCHASE	Dec 06 2022 01:38:00	Chase, PO Box 15123, Wilmington, DE 19850
518476029	EDI: JPMORGANCHASE	Dec 06 2022 01:38:00	Chase, PO Box 1423, Charlotte, NC 28201
518525078	+ Email/Text: RASEBN@raslg.com	Dec 05 2022 20:45:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518476033	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 05 2022 20:46:00	Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
518476034	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 05 2022 20:45:00	Mr. Cooper, PO Box 60516, City of Industry, CA 91716-0516
518588200	EDI: PRA.COM	Dec 06 2022 01:38:00	Portfolio Recovery Associates, LLC, c/o Uber, POB 41067, Norfolk VA 23541
518476035	Email/Text: signed.order@pfwattorneys.com	Dec 05 2022 20:45:00	Pressler Felt Warshaw LLP, 7 Entin Road,

District/off: 0312-2

User: admin

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518476036	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 05 2022 20:46:00	Parsippany, NJ 07054 Specialized Loan Servicing, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518477992	+ EDI: RMSC.COM	Dec 06 2022 01:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518594044	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 05 2022 20:46:00	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518566458	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 05 2022 20:45:00	U.S. BANK NATIONAL ASSOCIATION, P.O. Box 619096, Dallas TX 75261-9096
518491434	+ Email/Text: RASEBN@raslg.com	Dec 05 2022 20:45:00	U.S. Bank National Association, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	U.S. Bank National Association, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
518476030	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, PO Box 1423, Charlotte, NC 28201
518476031	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, PO Box 1423, Charlotte, NC 28201

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as Indenture trustee for CWHEQ revolving Home Equity Loan Trust Series 2006-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as Indenture trustee for CWHEQ revolving Home Equity Loan Trust Series 2006-1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kimberly A. Wilson	on behalf of Creditor U.S. Bank National Association as Trustee for LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-18N k_wilsonlaw@comcast.net, court docs_kwlaw@comcast.net; kwlawoffices@gmail.com

District/off: 0312-2

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Laura M. Egerman

on behalf of Creditor U.S. Bank National Association as Trustee for LEHMAN XS TRUST MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2006-18N bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@raslg.com

Marie-Ann Greenberg

magecf@magtrustee.com

Michael Schwartzberg

on behalf of Debtor Efrain Crespo Jr. michael@jerseylaws.com

Michael Schwartzberg

on behalf of Joint Debtor Nicole A. Ascioylla-Crespo michael@jerseylaws.com

Shauna M Deluca

on behalf of Creditor U.S. Bank National Association sdeluca@hasbanilight.com hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor U.S. Bank National Association smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10